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## Obtain Access to FedHR

Welcome to FedHR Navigator. The internet URL for FedHR Navigator is:

<https://fhrnavigator.com/client/USCG>

## Logging in

EconSys provides each agency its Login Page and specific URL as they begin using FedHR Navigator. An example of a Login page is shown below. Please note the words: “Resize text” in the upper right hand corner. Clicking on an “A” allows you to resize the text on the screen.

The screenshot shows the FedHR Navigator login interface. At the top left is the "FedHR Navigator" logo with a red location pin icon. To its right is the U.S. Coast Guard seal. In the top right corner, the text "Resize text:" is followed by three blue "A" icons of increasing size. A yellow arrow points from the bottom right towards these icons. Below the header is a blue banner with the text "Welcome, please log in." The main content area has a "Login" heading followed by a horizontal line. Below this line are two tabs: "PIV Card or CAC" (highlighted in blue) and "Username and Password" (in grey). A yellow arrow points from the left towards the "PIV Card or CAC" tab. The "PIV Card or CAC" tab displays a sample PIV card for "Doe, Jane C." with a photo, ID number, and expiration date. To the right of the card, text instructs the user to plug the card into a reader and press the Login button. Below the card, a disclaimer states that clicking the Login button acknowledges reading the privacy act notice and licensing agreement. A blue "Login" button is at the bottom of the card area. At the very bottom, there is a "Bookmark this website" link with a star icon.

Login information note: Ensure the “PIV Card or CAC” tab is chosen. All first-time FedHR Navigator users must register the first time they click on the Login button.



When you click on “Login” a screen entitled “Establishing Login for New User” will open. You will be asked to enter the following information:

- Last name,
- Year of Birth (4-digit)
- Last Four Digits of SSN
- Text in Image



Resize text: [A](#) [A](#) [A](#)


#### Step 1: Find your user account

You can use this tool to get your username, reset your password, update your email address, or update your cell phone number.

**Last Name Only**   
Enter your **last name** exactly as it appears in official records. If your official name has a suffix (e.g., Jr., Sr., III), include it. For example, Smith Jr

**Year of Birth**

**Last Four Digits of SSN**

**Enter the text in the image:** 

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Click on “Submit” and the program will check the database and verify that you are a member of the client agency. If your record is found, you will be taken back to the login screen. Click login again. (If your record is not found, you will be directed to contact your system administrator.)

**Tip:** As you work in the functions in FedHR Navigator, do not use your browser’s “back button” to return to a previous screen. Stay within FedHR Navigator and move to previous or other screens by making selections from the left or right side FedHR Navigator menu or by clicking “Done,” “Next screen,” etc.



## Open New Case/Ask HR

To submit a question to HR, at the home screen, click Open New Case/Ask HR from the left side menu.



Resize text: [A](#) [A](#) [A](#)

[Account Settings](#) | [Logout](#)

Role: **Employee - USCG - Div** | [Change Role](#)

[Personal Information](#) | [Emergency Contact](#)

### Home/EBC

[My Cases \(1\)](#)

[Open New Case/Ask HR](#)

[My Personal Benefits Statement](#)

[Change or Enroll](#)

[Request Retirement Estimate](#)

[Apply to Retire](#)

[My Forms](#)

[Retirement Planner](#)

[My History](#)

[My Scenarios](#)

[Learn about My Benefits](#)

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## Employee Benefits Center (EBC)

You can change your benefits enrollments during **open season** or when you have a **qualifying life event**.

Use the Retirement Planner to calculate your Federal retirement benefits and learn how your career, saving, and investment choices can impact you and your spouse's retirement.

If you have a question/inquiry, please feel free to use the "Open New Case/Ask HR" function on the left-hand navigation bar or you may contact your Command Staff Advisor or servicing HR Specialist.

To identify your servicing HR staff, click on our [servicing assignments list](#).

### Current Benefits Enrollment:

#### Life Insurance (FEGLI)

**Basic Option:** Yes  
**Option A (Standard):** Yes  
**Option B (Additional):** Yes,  
4 times salary  
**Option C (Family):** Yes,  
Multiples: 4 (times salary)

[More Info](#) | [Change](#)

#### Thrift Savings Plan (TSP)

[Check on your enrollment at TSP Account.](#)  
[Change](#)

#### Dental/Vision (FEDVIP)

[Check on your enrollment at BENEFEDS.](#)

#### Long Term Care (FLTCIP)

[Check on your enrollment at the FLTCIP enrollment website.](#)

## Retirement Benefits

**Projected Earliest Retirement:** **4/30/2037**

FERS Annuity (age 57, full survivor benefit): **\$30,660** >

Social Security (age 67): **\$0** >

Thrift Savings Plan Balance: [Add Info](#) >

Use [Retirement Planner](#) to project your **retirement benefits**, create **multiple scenarios** and generate personalized **reports** that account for **all sources** of retirement income.

[Retirement Planner](#)

eSeminar  
Financial Planning  
& Benefits

[Click Here](#)



Choose the appropriate Case Type based on your specific question. If you are not sure, choose the closest topic, and specify your request in the Comments. For this example we will choose Benefits.

*\*Pages 10-11 gives a list of Case Types and corresponding Activities.*



Resize text: [A](#) [A](#) [A](#)

[Account Settings](#) | [Logout](#)

Role: **Employee - USCG - Div** | [Change Role](#)

[Personal Information](#) | [Emergency Contact](#)

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## Open New Case/Ask HR

Submit a question or make a request to your HR Office.

<b>Case Type (Topic)</b>	<div>Select</div> <div>Benefits</div> <div>Pay and Leave</div> <div>Personnel Records</div> <div>Retirement</div> <div>Separation</div> <div>Policy Inquiry</div> <div>Report Inquiry</div>
<b>Activity (Specifics)</b>	
<b>Select the form(s) fill out</b>	
<b>Comments</b>	<div></div>
<b>Attachments, if any</b>	<div><div></div><div>Browse...</div></div> <div><a href="#">Add another file &gt;</a> <small>(exclude .exe, .bat &amp; .com file types. The file name should not exceed 100 characters.)</small></div>

**Save and Next Screen**

**Cancel**

**eSeminar**  
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& Benefits

[Click Here](#)



Once a Case Type is selected, a sub menu of Activities will be available. Select the appropriate option. For this example we will choose Insurance/TSP Election.

[Home/EBC](#)  
[My Cases \(1\)](#)  
[Open New Case/Ask HR](#)  
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[Change or Enroll](#)  
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**eSeminar**  
Financial Planning  
& Benefits  
[Click Here](#)

## Open New Case/Ask HR

Submit a question or make a request to your HR Office.

<b>Case Type (Topic)</b>	Benefits
<b>Activity (Specifics)</b>	<div><div>Select</div><div>Insurance/TSP Election</div><div>Beneficiary forms</div><div>Civilian Deposits/Redeposits (Federal Service)</div><div>Military Deposit</div><div>Leave Donor Program</div><div>Assist Regarding Benefits</div><div>Set an Appointment</div><div>Miscellaneous</div></div>
<b>Select the form(s) fill out</b>	type Benefits and activity: (select)
<b>Comments</b>	
<b>Attachments, if any</b>	<div><div></div><div>Browse...</div></div> <div><a href="#">Add another file &gt;</a> <small>(exclude .exe, .bat &amp; .com file types. The file name should not exceed 100 characters.)</small></div>

[Save and Next Screen](#) [Cancel](#)



By selecting the Activity, the associated forms will appear.

You will then type in your question in the Comments field. You can also attach any applicable documentation by browsing for attachments. Then, click Save and Next Screen.

Home/EBC  
My Cases (1)  
Open New Case/Ask HR  
My Personal Benefits Statement  
Change or Enroll  
Request Retirement Estimate  
Apply to Retire  
My Forms  
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My Scenarios  
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### Open New Case/Ask HR

Submit a question or make a request to your HR Office.



Case Type (Topic)	Benefits
Activity (Specifics)	Insurance/TSP Election
Select the form(s) fill out	<div>Forms marked with <input checked="" type="checkbox"/> are mandatory.</div> <ul style="list-style-type: none"><li><input type="checkbox"/> RI 76-10 - Assignment of Federal Employees Group Life Insurance</li><li><input type="checkbox"/> SF 1152 - Designation of Beneficiary (Unpaid Compensation of Deceased Civilian Employee)</li><li><input type="checkbox"/> SF 2808 - Designation of Beneficiary (CSRS)</li><li><input type="checkbox"/> SF 2809 - Health Benefits Election Form</li></ul>
Comments	<div></div>
Attachments, if any	<div><div></div><div>Browse...</div></div> <div><a href="#">Add another file &gt;</a> <small>(exclude .exe, .bat &amp; .com file types. The file name should not exceed 100 characters.)</small></div>

[Click Here](#) **Save and Next Screen** **Cancel**

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& Benefits  
**Click Here**



Your Case has been created with a unique Case Tracking number. You will receive notification by email once your case has been assigned.



Resize text: [A](#) [A](#) [A](#)

[Account Settings](#) | [Logout](#)

Role: Employee - USCG - DIV | [Change Role](#)

[Personal Information](#) | [Emergency Contact](#)

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### Benefits

This page lists the details of the case. From here, you can view the case history and any forms that are associated with the case.

[View History](#) [Add Step](#) [Back](#)

Case #11914

Owner: ,

Case Type, Activity: Benefits, Insurance/TSP Election

Last Detail/Step: Initiated

Last Updated By:

5/17/2016 7:19 AM

Comments: Please process the attached SF-1152 and SF-2808

[Back](#)

Forms Folder

[Add Forms](#)

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[Click Here](#)

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To view your cases after they have been submitted, click the My Cases link from the left side menu.



Resize text: [A](#) [A](#) [A](#)

[Account Settings](#) | [Logout](#)

Role: Employee - USCG - Div | [Change Role](#)

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## Employee Benefits Center (EBC)

You can change your benefits enrollments during **open season** or when you have a **qualifying life event**.

Use the Retirement Planner to calculate your Federal retirement benefits and learn how your career, saving, and investment choices can impact you and your spouse's retirement.

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### Current Benefits Enrollment:

#### Life Insurance (FEGLI)

**Basic Option:** Yes  
**Option A (Standard):** Yes  
**Option B (Additional):** Yes,  
4 times salary  
**Option C (Family):** Yes,  
Multiples: 4 (times salary)

[More Info](#) | [Change](#)

#### Thrift Savings Plan (TSP)

[Check on your enrollment at TSP Account.](#)  
[Change](#)

#### Dental/Vision (FEDVIP)

[Check on your enrollment at BENEFEDS.](#)

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## Retirement Benefits

**Projected Earliest Retirement:** 4/30/2037

FERS Annuity (age 57, full survivor benefit): \$30,660 >

Social Security (age 67): \$0 >

Thrift Savings Plan Balance: [Add Info](#) >

Use [Retirement Planner](#) to project your retirement benefits, create **multiple scenarios** and generate personalized **reports** that account for **all sources** of retirement income.

[Retirement Planner](#)





## FedHR Case Types and Corresponding Activities

Case Type	Activity
<b>Benefits</b>	
	Insurance/TSP Election
	Beneficiary Forms
	Civilian Deposits/Redeposits (Federal Service)
	Military Deposit
	Leave Donor Program
	Assist Regarding Benefits
	Set An Appointment
	Miscellaneous
<b>Pay and Leave</b>	
	Change of Employee Address
	Debt
	Leave
	LES
	Pay Inquiry
	Earning and Leave Questions
	Tax
	Union Dues
	W-2
	WebTA
	Comp Time Payment
	Lump Sum Pay
	VLTP
<b>Personnel Records</b>	
	Employee Data Inquiry
	eOPF
	Organization/Assignment Inquiry
<b>Retirement</b>	
	FERS
	Disability Retirement - FERS
	CSRS
	Disability Retirement - CSRS
	Request for Retirement Estimate



	Retirement Application Submitted
	Provide Final Retirement Estimate
	Counsel Employee
	Provide Supplemental Written Information
	Strip Life and Health Insurance Documents from OPF
	Retirement Application
	Send Copy of Retirement Package to Employee
	Forward Package to Payroll Office
	Date Sent from NFC to OPM
	Request Appointment
<b>Separation</b>	
	Resignation
	Process Separation – Termination, Removal, Resignation
	Set an Appointment
	Death in Service
<b>Policy Inquiry</b>	
	Pay Setting
	Classification
	Staffing
	Leave/Hours/Telework
	Debts
	Waivers
	Other
<b>Report Inquiry</b>	
	New Adhoc Report
	Modify Existing Report
	Cancel Report



## Employee Benefits Center

This is the first screen you will see when you have logged in to your own account in FedHR Navigator. Here you can view information about your health benefits, life insurance, TSP and other benefits information.



Resize text: [A](#) [A](#) [A](#)

[Account Settings](#) | [Logout](#)

Role: **Employee - USCG - Div** | [Change Role](#)

[Personal Information](#) | [Emergency Contact](#)

### Home/EBC

#### [My Cases \(1\)](#)

[Open New Case/Ask HR](#)

#### [My Personal Benefits Statement](#)

#### [Change or Enroll](#)

#### [Request Retirement Estimate](#)

#### [Apply to Retire](#)

#### [My Forms](#)

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#### [Learn about My Benefits](#)

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**Basic Option:** Yes

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[More Info](#) | [Change](#)

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[Change](#)

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Use [Retirement Planner](#) to project your **retirement benefits**, create **multiple scenarios** and generate personalized **reports** that account for **all sources** of retirement income.

[Retirement Planner](#)

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Financial Planning  
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[Click Here](#)

### Retirement Planner

On the *Employee Benefits Center* screen, click on "Retirement Planner" on the left-side FedHR Navigator menu or on the right side under "Retirement Benefits." Screen instructions guide you through options available to you.



To commence the Retirement Planner process, first create a “scenario” by clicking on “Go” under My Scenarios from the menu on the right. At the next screen, click “Create New Scenario”.

## Retirement Planner

Before you can begin, please enter some basic information about your Federal service, social security earnings history, and Thrift Savings Plan, if applicable.

[Enter Historical Data >>](#)

### More

#### My Retirement History

Review my service and salary history as a Federal employee. Update Social Security and TSP information, if applicable.

[Go >](#)

#### My Scenarios

Edit or create new scenarios.

[Go >](#)

#### Quick Estimate

Use the Quick Retirement Estimate Calculator.

[Go >](#)



## My Scenarios

A scenario is a set of future elections that you may make or events such as promotions that will impact your benefits. If you already have scenarios, click on the name of a scenario to begin editing. You can start with a new, empty scenario, or edit or copy and then edit one created previously.

You do not have any scenarios.

[Create New Scenario](#)



This will start the *Create New Scenario* screen. Add a name (required) and any descriptive notes.

## Create New Scenario

Give this scenario a name that will help you remember what this scenario is about. You can change it later if you need to.

**Scenario Name:**

Early Retirement

**Description, optional:**

Shows retirement on my earliest date to get a full annuity immediately.

☐ **Advanced Options** - Visit all topics that impact retirement, including unused sick leave, FEGLI and FEHB enrollments

[Create Scenario](#)



If you chose “Advanced Options” at the bottom of the *Create New Scenarios* screen, you will be prompted to make entries in screens that cover the various options and benefits you will choose for your retirement. For now, just click Create Scenario.



## Retirement Options

Scenario: [Earliest with deposits paid >](#)

When do you plan to leave the Federal government?

☒ **Earliest available, 7/31/2025** - earliest voluntary retirement for immediate, unreduced benefit

☐ **Other Retirement Date:**

[Non-voluntary retirement or special circumstances](#)

**Next >>**

To keep things simple we will assume there is no spouse in this scenario. Show “single” on the first option screen, *Survivor Benefits*.

## Survivor Benefits

Scenario: [Early Retirement >](#)

Are you married?

☐ Married

☒ Single

*If you want to build your retirement plan based on a future marriage, check 'Married'.*

**<< Back** **Next >>**

## Progress & Reports

### Progress

- [Retirement Options](#) ✓
- **Survivor Benefits** ✓
- [Thrift Savings Plan](#) ✓
- [Deposits/Redeposits](#) ✓
- [Retirement Savings](#) ✓
- [Retirement Goal](#) ✓

[Switch to Fine Tuning](#)

### Reports

- [My Benefits Estimate](#)
- [Will I Meet My Goal?](#)

[More Detailed Results](#)

Next, find your latest TSP statement and go to the *Thrift Savings Plan* screen.



## Thrift Savings Plan

Scenario: [Early Retirement](#)

### Fund Balances and Allocation

Enter the balance for each Thrift Savings Plan (TSP) fund listed below. Also, enter the percent of the future contributions to be allocated for each fund. Allocations should add up to 100%.

TSP Fund	Current Balance	Future Allocation
C Fund	\$ 0	0 %
F Fund	\$ 0	0 %
G Fund	\$ 0	0 %
I Fund	\$ 0	0 %
S Fund	\$ 0	0 %
L Fund Income	\$ 0	0 %
L Fund 2010	\$ 0	0 %
L Fund 2020	\$ 195020	100 %
L Fund 2030	\$ 0	0 %
L Fund 2040	\$ 0	0 %

## Progress & Reports

### Progress

- [Retirement Options](#) ✓
- [Survivor Benefits](#) ✓
- [Thrift Savings Plan](#)** ✓
- [Deposits/Redeposits](#) ✓
- [Retirement Savings](#) ✓
- [Retirement Goal](#) ✓

[Switch to Fine Tuning](#)

### Reports

- [My Benefits Estimate](#)
- [Will I Meet My Goal?](#)
- [More Detailed Results](#)
- [Income and Withdrawals](#)

Don't forget to enter your future contributions. If you don't meet your retirement goal on the first try, you might come back and see the effects of increasing your TSP contributions on a second trial. You will also need to choose the applicable fields in the Annuity Options. Then click "Next"



### Future Contributions

Enter one of the values below but NOT both, to determine the amount of future contributions towards the TSP funds.

As a percentage of pay  % OR As a dollar amount per pay period \$

### Annuity Options

☐ Inflation protection

Select or enter one of the options below, but NOT both, to determine the date to begin receiving an annuity from TSP.

Select the annuity onset date  OR Enter the annuity onset date

### TSP Annuity Survivor Benefits

If you want to show the TSP Annuity at a lower initial amount so that a 50% survivor TSP Annuity would be paid to the survivor when either the employee or the spouse dies:

1. Check the box and
2. Enter zero if the spouse is the same age as the employee, or enter the appropriate age difference.

☐ Survivor Benefit, spouse is  years ☐ older ☐ younger

[<< Back](#) [Next >>](#) [Go to My Benefits Estimate](#)

### Other Retirement Savings

Enter any other additional retirement savings accounts that you plan to live on in retirement. You can check more than one. If you have other savings, the next screen will allow you to enter specific information. If not, click "Skip, I don't have any retirement savings".

### Other Retirement Savings

Scenario: [Early Retirement](#)

Other than your TSP, do you or your spouse have additional retirement savings accounts that you and your spouse plan to live on in retirement? Check all that apply.

[Skip, I don't have any retirement savings \(outside my TSP\).](#)

- ☐ Savings Account
- ☐ 401k or other employer sponsored account (include 408k, 403b)
- ☐ IRAs (Traditional)
- ☐ Roth IRAs
- ☐ Keogh
- ☐ SIMPLE IRA
- ☐ Other taxable retirement savings
- ☐ Other non-taxable retirement savings

Note: The information you enter in this section visible ONLY to you.

[<< Back](#) [Next >>](#)

### Progress & Reports

#### Progress

- [Retirement Options](#)
- [Survivor Benefits](#)
- [Thrift Savings Plan](#)
- **Other Retirement Savings**
- [Retirement Goal](#)

[Add Advanced Options](#)

#### Reports

- [My Benefits Estimate](#)
- [Likelihood to Meet Retirement Goal](#)
- [More Detailed Results](#)
- [Income and Withdrawals](#)

### Retirement Goal

Now you are ready to set the goal you feel you need to live on in retirement. The Planner will compare your projected income stream to the goal you set here.





## Retirement Goal

Scenario: [Early Retirement](#) >

Your retirement goal should be your expected expenses in retirement. Enter the percentage of your projected salary that you need to replace in retirement, or enter a dollar amount. Your withdrawals from your savings will be automatically calculated so that the total post-tax withdrawal amount and annuities meet your goal.

☒ Percent of your pre-retirement income you need to live on in retirement:

75.0 %

OR

☐ Enter the dollar amount you will need to live on:

\$

[<< Back](#) [Review Scenario Summary >>](#)

## Progress & Reports

### Progress

- [Retirement Options](#) ✓
- [Survivor Benefits](#) ✓
- [Thrift Savings Plan](#) ✓
- [Other Retirement Savings](#) ✓
- **Retirement Goal** ✓

[Add Advanced Options](#)

### Reports

- [My Benefits Estimate](#)
- [Will I Meet My Goal?](#)
- [More Detailed Results](#)
- [Income and Withdrawals](#)

You can come back to this screen repeatedly if you feel you have set your requirement too high or too low. To illustrate how the Planner works, we will assume that you decide you will need 75% of your current income in retirement.

## Scenario Summary

Check over the information to be sure this is what you want to see in your retirement plan. If not, you can navigate back to make changes by clicking on the screens on the right-side menu.



### Scenario: **Early Retirement**

You can jump to any report or input screen by following the links under the heading, 'Progress & Reports'.

[« Edit Inputs](#) [My Benefits Estimate](#) [Will I Meet My Goal?](#)

Click here

Personal Information		You
Age		51
Retirement Age		56
Current Salary		\$82,500
Life Expectancy		82
		<a href="#">Edit &gt;</a>

...or here

Retirement Savings		You
Contribution Rate		8.0%
Total Savings Today		\$280,692
Projected Annual Available Funds		\$12,548
<i>Assumes 4% withdrawal rate</i>		

Expected Income at Retirement		You
Annuity		\$42,456
Survivor Benefit Election		<i>Not elected</i>
Net Annuity At retirement		\$42,456
Social Security	<i>At age 62</i>	\$19,188

[Continue >>](#)

#### Progress

- [Retirement Options](#) ✓
- [Survivor Benefits](#) ✓
- [Thrift Savings Plan](#) ✓
- [Deposits/Redeposits](#) ✓
- [Retirement Savings](#) ✓
- [Retirement Goal](#) ✓

[Switch to Fine Tuning](#)

#### Reports

- [My Benefits Estimate](#)
- [Will I Meet My Goal?](#)
- [More Detailed Results](#)
- [Income and Withdrawals](#)

### **Will I Meet My Goal?**

At last you get to see how your assumptions, choices, and projected income sources come together toward meeting the goal you have set. The calculator is taking everything into account. In our example we discover on the first try that we have only a 25.7% chance of meeting the retirement income goal we set, which was 75% of our current income.



## Will I Meet My Goal?

Scenario: [Early Retirement](#)

Click the scenario title, above, to return to the Scenario Summary page.

[<< Prev Report](#)

[Next Report >>](#)

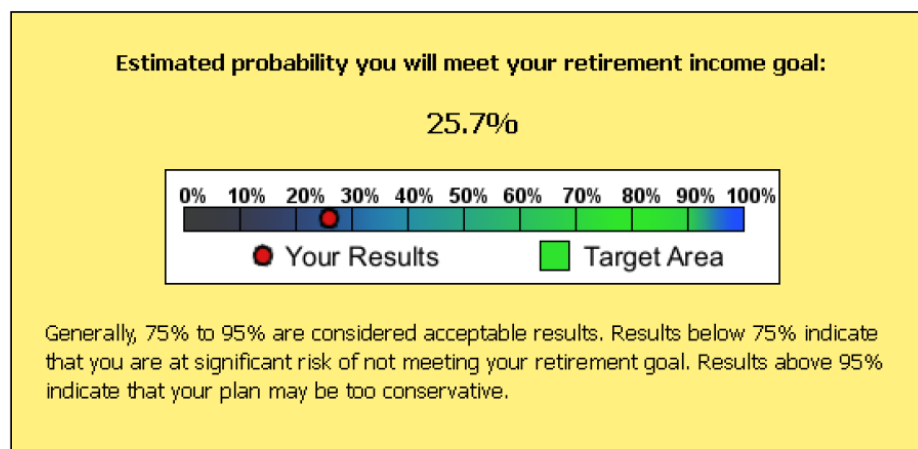
### Reports

- [My Benefits Estimate](#)
- **Will I Meet My Goal?**
- [More Detailed Results](#)
- [Income and Withdrawals](#)

[Edit Inputs >](#)

### Simulation Results

To determine whether you will meet your retirement income goal, we have run a simulation of your retirement scenario with varying economic conditions.



Depending on your own personal level of risk aversion, you may prefer a higher or lower percent than the results shown above. Your results will change very slightly every time you run the simulation.

[<< Prev Report](#)

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**NOTE:** The percentage shown is *not* how much of your goal you will reach. It is an estimate of the chances that you will reach *100% of your goal*, given that many unforeseeable things will happen.



### Adjustments to Meet Your Goal

This is where the real power of the Retirement and Financial Planner comes into play. You can now go back and try making changes to see how you can increase your chances of reaching this goal....or, you can lower the goal if you like. You will find that increases in savings will help, but in the example here you find that the most “sensitive” variable is your own date of retirement. You go back to “My Scenarios” on the left-side menu, and make a copy of “Early retirement.” Then click “Show Description” and modify the description so you can tell what it is. You can also delete obsolete. Click the new scenario to open it, then click on “Retirement Options” on the right side menu. On the *Retirement Options* screen, check the button for “Other Retirement Date.” In the blank field, enter your later date of 5/31/2020, and click “Next.”

Scenario Type	Actions	Created
Typical Civilian Retirement	<a href="#">Show Description</a> <a href="#">Copy</a> <a href="#">Delete</a>	1/9/2015



## Retirement Options

Scenario: [Early Retirement + 4 years >](#)

When do you plan to leave the Federal government?

☐ **Earliest available, 5/31/2016** - earliest voluntary retirement for immediate, unreduced benefit

☒ **Other Retirement Date:**

[Non-voluntary retirement or special circumstances](#)

[Next >>](#)

## Progress & Reports

### Progress

- [Retirement Options](#)
- [Survivor Benefits](#)
- [Thrift Savings Plan](#)
- [Deposits/Redeposits](#)
- [Retirement Savings](#)
- [Retirement Goal](#)

[Switch to Fine Tuning](#)

### Reports

- [My Benefits Estimate](#)
- [Will I Meet My Goal?](#)
- [More Detailed Results](#)



Then go back to view the *My Benefits Estimate* screen, by selecting it from the menu on the right. See how this six-month deferral has changed your retirement benefits.

## My Benefits Estimate

Scenario: [Early Retirement + 4 years >](#)

Click the scenario title, above, to return to the Scenario Summary page.

[Next Report >>](#)

### Reports

- **My Benefits Estimate**
- [Will I Meet My Goal?](#)
- [More Detailed Results](#)
- [Income and Withdrawals](#)

[Edit In](#)

### Summary

Description	Monthly	Annually
<b>Base Annuity</b>		
FERS Basic Annuity	\$2,054.00	\$24,659.00
FERS Supplement	\$1,010.00	\$12,120.00
<b>Deductions</b>		
<b>Your Total Annuity</b>		
Total Annuity after Reductions	\$3,961.00	\$47,532.00

### Comprehensive Report

The comprehensive report below describes key components that are used to calculate retirement benefits, breaks down the estimate, and forecasts the value of your benefit years into the future.

[View Comprehensive Report >](#)

### Continue Planning

You can **continue planning** to find out the likelihood that you will be able to maintain the same standard of living in retirement as you do now. To get a complete picture of your retirement including investments, click on 'Continue Planning'.

[<< Return to Inputs](#) [Continue Planning >>](#)



Your total annuity after all reductions will go up to \$3,961 per month without making any other changes in your options. Previously it was \$3,538. That \$423 increase may not seem like much, but look how it improves your chances of meeting your goal. Below is the new *Will I Meet My Goal* screen. 85.2% chance that you will reach 100% of your goal! That's considered a very high likelihood in statistical terms. Of course this was more complex than simply increasing your annuity. One of the other factors the calculator looks at is that you are four years closer to the end of your life expectancy. That's a little morbid, but in retirement planning you are facing reality, and everything must be considered.

## Will I Meet My Goal?

Scenario: [Early Retirement + 4 years >](#)

Click the scenario title, above, to return to the Scenario Summary page.

[<< Prev Report](#)

[Next Report >>](#)

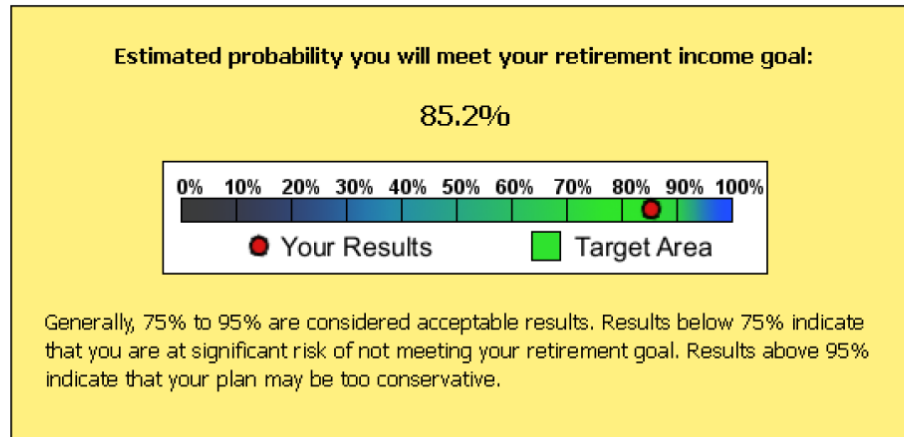
## Reports

- [My Benefits Estimate](#)
- **[Will I Meet My Goal?](#)**
- [More Detailed Results](#)
- [Income and Withdrawals](#)

[Edit Inputs >](#)

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[<< Prev Report](#)

[Next Report >>](#)



## Seminars and Tutorials

There are many resources available within FHR Navigator by using the Learn about My Benefits menu.



Resize text: [A](#) [A](#) [A](#)

[Account Settings](#) | [Logout](#)

Role: **Employee - USCG - Div** | [Change Role](#)

[Personal Information](#) | [Emergency Contact](#)

### Home/EBC

[My Cases \(1\)](#)

[Open New Case/Ask HR](#)

[My Personal Benefits Statement](#)

[Change or Enroll](#)

[Request Retirement Estimate](#)

[Apply to Retire](#)

[My Forms](#)

[Retirement Planner](#)

[My History](#)

[My Scenarios](#)

[Learn about My Benefits](#)

[eSeminar](#)

[eBenefits Orientation](#)

[Retirement Info](#)

[Help](#)

[Quick Guides](#)

## Employee Benefits Center (EBC)

You can change your benefits enrollments during **open season** or when you have a **qualifying life event**.

Use the Retirement Planner to calculate your Federal retirement benefits and learn how your career, saving, and investment choices can impact you and your spouse's retirement.

If you have a question/inquiry, please feel free to use the "**Open New Case/Ask HR**" function on the left-hand navigation bar or you may contact your Command Staff Advisor or servicing HR Specialist.

To identify your servicing HR staff, click on our [servicing assignments list](#).

### Current Benefits Enrollment:

#### Life Insurance (FGLI)

**Basic Option:** Yes  
**Option A (Standard):** Yes  
**Option B (Additional):** Yes,  
4 times salary  
**Option C (Family):** Yes,  
Multiples: 4 (times salary)

[More Info](#) | [Change](#)

#### Thrift Savings Plan (TSP)

[Check on your enrollment at TSP Account.](#)

[Change](#)

#### Dental/Vision (FEDVIP)

[Check on your enrollment at BENEFEDS.](#)

#### Long Term Care (FLTCIP)

[Check on your enrollment at the FLTCIP enrollment website.](#)

### Retirement Benefits

**Projected Earliest Retirement:** **4/30/2037**

FERS Annuity (age 57, full survivor benefit): **\$30,660** >

Social Security (age 67): **\$0** >

Thrift Savings Plan Balance: **Add Info** >

Use [Retirement Planner](#) to project your **retirement benefits**, create **multiple scenarios** and generate personalized **reports** that account for **all sources** of retirement income.

[Retirement Planner](#)

**eSeminar**  
Financial Planning  
& Benefits

[Click Here](#)



## eSeminar

Click any of the options from the menu on the left to watch short informational videos.

- [eSeminar Home](#)
- [CSRS Retirement](#)
- [FERS Retirement](#)
- [FSRDS Retirement](#)
- [FSPS Retirement](#)
- [TSP and Benefits](#)
- [Social Security Benefits](#)
- [Financial Planning for Retirement](#)
- [National Guard Bureau Technicians](#)
- [Personal Financial Management & Planning](#)

[Close eSeminar](#)

### Federal Retirement and Personal Financial Planning eSeminar

EconSys now offers eSeminar, on-line self-study modules designed for individual Federal employees to learn more about their retirement and benefit programs.

Do you know how your Federal government annuity is calculated?

Are you wondering when you will be eligible to retire?

What do you need to do to prepare for your retirement?

If you'd like to know the answers to these questions, **eSeminar** is for you.

Federal employees at all stages in their life, early, mid-career and pre-retirement, have the opportunity to make decisions that will affect benefits and entitlements in retirement. Making well informed decisions throughout your career and preparing for retirement are some of the most important financial decision you will ever make.

Begin planning for your future today by clicking on the [eSeminar modules](#).

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For questions or comments on this site, please send email to [eSeminar@econsys.com](mailto:eSeminar@econsys.com)

Once you choose a Seminar Topic, it will open a sub-menu.

### FERS Retirement

### Financial Literacy for Federal Employees

< [Return to main eSeminar menu](#) >

[<Return to main eSeminar menu>](#)

Table of Contents	(Minimum completion time)	Additional Resources
1. <a href="#">FERS Introduction</a>	12 min	<a href="#">References/Links</a>
2. <a href="#">FERS Retirement Eligibility</a>	10 min	<a href="#">References/Links</a>
3. <a href="#">FERS Creditable Service</a>	13 min	<a href="#">References/Links</a>
4. <a href="#">FERS Deposits</a>	13 min	<a href="#">References/Links</a>
5. <a href="#">CSRS Component Deposits-Redeposits</a>	19 min	<a href="#">References/Links</a>
6. <a href="#">FERS Annuity Calculations</a>	23 min	<a href="#">References/Links</a>
7. <a href="#">FERS Annuity Supplement</a>	10 min	<a href="#">References/Links</a>
8. <a href="#">FERS Survivor Benefits</a>	16 min	<a href="#">References/Links</a>
9. <a href="#">FERS Taxes In Retirement</a>	14 min	<a href="#">References/Links</a>
10. <a href="#">FERS Planning for Retirement</a>	14 min	<a href="#">References/Links</a>
Total Time: 2 hours 24 min		

For questions or comments on this site, please send email to [eSeminar@EconSys.com](mailto:eSeminar@EconSys.com)





## eBenefits Orientation

Click any of the options available to view as a video Tutorial or a PDF Document.



On-line Employee Orientation for Newly Hired and Returning Employees

Table of Contents			
	Introduction	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
Part I:	<b>Creditable Service</b>		
	Creditable Civilian Service	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Creditable Military Service	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	About military deposits	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
Part II:	<b>Benefits and Entitlements</b>		
	Leave		
	Annual and Sick Leave	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Military Leave	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Family and Medical Leave	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Life insurance	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Health insurance	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Federal Employees Dental and Vision Insurance Program	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Flexible spending accounts	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Long term care insurance	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	<b>TSP</b>		
	TSP Overview	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	TSP Withdrawal Options	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
Part III:	Types of TSP annuities	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Tax Information on TSP	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
Part IV:	<b>Social Security Benefits</b>		
	Eligibility	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Computing a Social Security benefit	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Applying for and receiving benefits	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Earnings test	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Disability benefits	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Family benefits	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Divorced spouse benefits	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Government Pension Offset (GPO)	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Windfall Elimination Provision (WEP)	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
Part V:	<b>Personal Financial Planning</b>		
	Formulating a Budget	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Establishing an Emergency Fund	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Personal Banking	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Debt Management	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Credit	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Planning for Retirement	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Investing	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Mutual Funds	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Life Insurance	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Buying a Car	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Buying a Home	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Planning for a Child's Education	<a href="#">Tutorial</a>	<a href="#">PDF Document</a>
	Self-Service-Financial Benefits Maximizer	<a href="#">FBM</a>	
Part VI:	<b>The Third Age: Retirement</b>		<a href="#">PDF Document</a>